

Information to identify the case:

Debtor 1	<u>Robert A. Auflick</u>	Social Security number or ITIN	xxx-xx-3818
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ashlyn Y. Auflick</u>	Social Security number or ITIN	xxx-xx-2509
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11004-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Auflick

Ashlyn Y. Auflick

1/17/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert A. Auflick
Ashlyn Y. Auflick
Debtors

Case No. 18-11004-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 17, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert A. Auflick, Ashlyn Y. Auflick, 809 North Main Street, Youngsville, PA 16371-1055
14922254	+ Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325
14922258	+ Mountain Laurel Federal Credit Union, 413 South Michael Street, Saint Marys, PA 15857-1742
14927361	+ Mountain Laurel Federal Credit Union, 1513 Pennsylvania Avenue East, Warren, PA 16365-3142
14922260	+ Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
14922266	+ Stonegate Mortgage Corporation, 4894 Greenville Avenue, Dallas, TX 75206-4120
14922278	+ Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 18 2024 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 18 2024 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2024 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: GMACFS.COM	Jan 18 2024 04:54:00	Ally Bank Lease Trust serviced by Ally Servicing L, P.O. Box 130424, Roseville, MN 55113-0004
14956542	Email/Text: Bankruptcy@absoluteresolutions.com	Jan 18 2024 00:01:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14928986	EDI: GMACFS.COM	Jan 18 2024 04:54:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
14922238	+ EDI: GMACFS.COM	Jan 18 2024 04:54:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14922239	+ EDI: TSYS2	Jan 18 2024 04:54:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14922240	EDI: CAPITALONE.COM	Jan 18 2024 04:54:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14922241	EDI: CAPITALONE.COM	Jan 18 2024 04:54:00	Capital One N.A., PO Box 85520, Richmond, VA

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			23285
14922242	Email/Text: bankruptcy@cavps.com	Jan 18 2024 00:02:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14934231	EDI: CAPITALONE.COM	Jan 18 2024 04:54:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14924052	+ Email/Text: bankruptcy@cavps.com	Jan 18 2024 00:02:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14922244	+ Email/Text: clientservices@credit-control.com	Jan 18 2024 00:02:00	Central Loan Admin & Reporting, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14922246	+ EDI: CITICORP	Jan 18 2024 04:54:00	Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14922247	+ EDI: WFNNB.COM	Jan 18 2024 04:54:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14922248	+ EDI: WFNNB.COM	Jan 18 2024 04:54:00	Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14922249	+ EDI: WFNNB.COM	Jan 18 2024 04:54:00	Comenity Capital Bank / Gamestop, Po Box 182120, Columbus, OH 43218-2120
14922250	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 18 2024 00:11:12	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14922251	EDI: DISCOVER	Jan 18 2024 04:54:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14925330	EDI: DISCOVER	Jan 18 2024 04:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14922243	Email/Text: BNSFN@capitalsvcs.com	Jan 18 2024 00:02:00	Ccs / First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104
14944699	Email/Text: FSBBankruptcy@fiiwarsaw.com	Jan 18 2024 00:01:00	Five Star Bank, 100 Chestnut Street, 13th Floor, Rochester, NY 14604
14922253	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 18 2024 00:02:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14922245	EDI: JPMORGANCHASE	Jan 18 2024 04:54:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14922255	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jan 18 2024 00:03:00	Jh Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14960411	^ MEBN	Jan 17 2024 23:59:43	LAKEVIEW LOAN SERVICING LLC, PO Box 840, Buffalo, NY 14240-0840
14932783	Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:12	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14932782	Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:01	LVNV Funding, LLC its successors and assigns as, assignee of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14922256	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:03	Lvnv Funding LLC, Po Box 1269, Greenville, SC 29602-1269
14922257	Email/Text: camanagement@mtb.com	Jan 18 2024 00:02:00	M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203
14951491	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 18 2024 00:02:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14932578	^ MEBN	Jan 17 2024 23:59:24	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14932577	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Jan 18 2024 00:02:00	Midland Funding LLC, PO Box 2000, Warren, MI 48090-2000
14922259	+ EDI: AGFINANCE.COM	Jan 18 2024 04:54:00	Onemain Financial, 6801 Colwell Boulevard, Irving, TX 75039-3198
14949907	EDI: PRA.COM	Jan 18 2024 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14923028	+ EDI: PRA.COM	Jan 18 2024 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14922263	Email/Text: signed.order@pfwattorneys.com	Jan 18 2024 00:02:00	Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054
14922261	+ EDI: PRA.COM	Jan 18 2024 04:54:00	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14922264	^ MEBN	Jan 18 2024 00:00:09	Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
14928992	EDI: Q3G.COM	Jan 18 2024 04:54:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14957245	+ Email/Text: bncmail@w-legal.com	Jan 18 2024 00:02:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14922265	+ EDI: CITICORP	Jan 18 2024 04:54:00	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14922267	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14922268	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14922269	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / Old Navy, Po Box 965005, Orlando, FL 32896-5005
14922270	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / Paypal Smart Consumer, Po Box 965005, Orlando, FL 32896-5005
14922271	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
14922272	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14922273	+ EDI: SYNC	Jan 18 2024 04:54:00	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14922274	+ EDI: SYNC	Jan 18 2024 04:54:00	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14922275	+ EDI: CITICORP	Jan 18 2024 04:54:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14922252	EDI: USBANKARS.COM	Jan 18 2024 05:00:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
14922276	EDI: USBANKARS.COM	Jan 18 2024 05:00:00	Us Bank, PO Box 108, Saint Louis, MO 63166
14954901	EDI: AIS.COM	Jan 18 2024 05:00:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14922277	+ EDI: VERIZONCOMB.COM	Jan 18 2024 04:54:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14922279	+ EDI: BLUESTEM	Jan 18 2024 05:00:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 58

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank as servicer for Lakeview Loan Servicing L
cr		Mountain Laurel Federal Credit Union
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15169815	*+	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
14922262	*+	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Ashlyn Y. Auflick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Robert A. Auflick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Mark G. Claypool	on behalf of Creditor Ally Bank Lease Trust serviced by Ally Servicing LLC mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Michael S. Janin	on behalf of Creditor Mountain Laurel Federal Credit Union mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7